



SEP 16 2005

September 13, 2005

John F. Carter, Regional Director
FDIC San Francisco Regional Office
25 Jessier Street at Ecker, Square, Suite 2300
San Francisco, CA 94105

Dear Mr. Carter;

I am very concerned that Wal-Mart has applied to the FDIC for deposit insurance on its pending industrial loan charter in Utah. I strongly oppose granting this application.

As I understand it, this type of charter is exempt from regulation of the Bank Holding Company Act. This does not conform to all other banking institutions, thus possibly leading to future damaging issues.

I do not believe that a retail store should be allowed to conduct banking activities if they are not required to meet the regulations demanded of the banking system.

Wal-Mart should not be allowed to mix business and commerce. I urge you to vote against allowing FDIC Insurance for the Utah ILC Charter.

Sincerely,

A handwritten signature in cursive script that reads "Carol Doubrava".

Carol Doubrava
Vice President/Cashier